

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Juan R Vazquez  
Debtor

Case No. 21-00155-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Dec 21, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2023:**

Recip ID	Recipient Name and Address
db	+ Juan R Vazquez, 2281 White Oak Drive, East Stroudsburg, PA 18301-8378
5578534	+ FREEDOM MORTGAGE CORPORATION, Michael Farrington, KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
5387059	+ St Luke's University Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5400960	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 21 2023 18:42:00	CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275
5389402	EDI: CAPITALONE.COM	Dec 21 2023 23:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5387053	+ EDI: CAPITALONE.COM	Dec 21 2023 23:43:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
5387054	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 21 2023 18:42:00	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
5387055	+ EDI: DISCOVER	Dec 21 2023 23:43:00	Discover Bank, 502 E Market St, Greenwood, DE 19950-9700
5389163	EDI: DISCOVER	Dec 21 2023 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
5387056	+ EDI: DISCOVER	Dec 21 2023 23:43:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
5388567	+ EDI: DISCOVERPL	Dec 21 2023 23:43:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5387057	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 21 2023 18:41:00	Home Point Financial C, 11511 Luna Rd Ste 300, Farmers Branch, TX 75234-6451
5387058	EDI: JPMORGANCHASE	Dec 21 2023 23:43:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
5391404	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 21 2023 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5390362	Email/PDF: resurgentbknotifications@resurgent.com	Dec 21 2023 18:47:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5395910	EDI: PRA.COM	Dec 21 2023 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5387060	+ EDI: CITICORP	Dec 21 2023 23:43:00	Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5391420	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mfarrington@kmlawgroup.com
Patrick James Best	on behalf of Debtor 1 Juan R Vazquez patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

Juan R Vazquez

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1780

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:21-bk-00155-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Juan R Vazquez  
aka Juan Ramon Vazquez, aka Juan Ramon  
Vasquez, aka Juan R Vasquez

12/21/23**By the  
court:**

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**